

See	Items	Description
91	2855	(MONEY OR MONIES OR FUND OR FUNDS) (IN) (TRANSFERRED) OR WIRE?
92	53168	WIRE OR WIRELESS OR (ADVANCED OR AUTOMATIC) ((TELEPHONE OR TRANS-
		ACTION OR SERVICE) OR CASH OR MONEY OR BANK) (M) (MACHINE) OR T-
		ERMINAL? 2 OR KIOSK? 2 OR DISPENSER? 2) OR ELECTRONIC((TELEPH
		2 OR DISPENSER? ((TERMINAL OR KIOSK? 2) OR FULFILLMENT((DEVICE
93	543680	(TRANSACTION OR IDENTIFI?) (M) INFORMATION OR (ACCESS OR SEC-
		URITY OR CONFIRMATION OR AUTHORITY OR AUTHENTICITY OR APPROVAL)
		OR VALIDITY OR VERIFI?) (M) (CODE OR CODES) OR PIN OR PINS
94	6233132	NEW OR DIFFERENT OR ANOTHER OR ADDITIONAL OR UPDATED OR SE-
		COND OR 2ND
95	7758807	EXCHANGED OR CREATED OR PRODUCED OR GENERATED OR ISSUED?
		2 OR ISSUING OR SUPPLY? OR SUPPLIER? 2
96	318118	(HOST OR CENTRAL OR SYSTEM) (M) COMPUTER OR DATABASE OR DATA-
		A) BASE
97	229	81 AND 82
98	85	87 AND 83
99	34	96 AND 96
910	22	99 AND (94 OR 95)
911	23	910 AND 10-0000-017/60
912	23	IDPAT (sorted in duplicate/non-duplicate order)
913	23	IDPAT (primary/non-duplicate records only)
File 350:		Derwent WPI 1963-2006/UD=200657
File 344:		Chinese Patents Apr Jan 1995-2006/Jan
File 347:		JAPIC Dec 1976-2005/Dec(updated 060404)
		(C) 2006 JPO & JAPIC

13/3'X/3 (Item 3 from file: 350)

DIALOG(R) FILE 350: Darwin WPIX
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001450542 - Drawing available

WPI ACC NO: 2004-687761/200467

Related WPI ACC NO: 1996-384055; 2001-145970; 2003-876076; 2005-570303

WPI ACC NO: 2004-544674

Automated financial transaction providing apparatus e.g. automated
celler machine controls user identity, using acquired and prestored
biometric information and provides customized menu display, based on user
defined transaction

Patent Assignee: GATTO J G (GATTI-J)

Inventor: GATTO J G

Patent Family (1 patents, 1 countries)

Patent	Number	Kind	Date	Number	Kind	Date	Application
US 6796492	US 20040928	BI	20040928	US 1995421486	A	19950413	200467 B
				US 1996670599	A	19960626	
				US 200180807	A	20010807	
				US 2002237933	A	20020910	

Priority Applications (no., kind, date): US 2001922935 A 20010807; US
1996670599 A 19960626; US 1995421486 A 19950413; US 2002237933 A
20020910

Patent Details

Number	Kind	Date	Kind	Date	Number	Kind	Date
US 6796492	BI	BN	23	6	G-I-P of application	US 1995421486	
					Continuation of application	US	
					Continuation of application	US	
					Continuation of application	US	
					G-I-P of patent	US 5546523	
					Continuation of patent	US 6149055	

Automated financial transaction providing apparatus e.g. automated
celler machine controls user identity, using acquired and prestored
biometric information and provides customized menu display, based...

Original Titles:

Electronic fund transfer or transaction system

Abstract: Information from card, by comparing the acquired
finger print and prestored finger print in a database, and provides
customized menu display based on the user defined transaction... e.g. - R.G.
automated celler machine (ATM) for performing wide variety of
activities such as withdrawing cash, transferring funds from one account to
another, paying bills, credit card balances or loan payments, cashing
checks, paying for purchase of goods or services, operating gaming devices
e.g. casino games, lottery games, etc., in an electronic fund transfer
(ATM) system...

...of a single universal ID card to enable execution of transactions from
or to many different accounts transaction...

DESCRIPTION OF DRAWINGS - The figure shows a perspective view of an ATM
system...

Class Codes
 International Classification (Main): G06F-017/60
 Original Publication Date by Authority

Original Abstract:

An electronic fund transfer (FTT) system capable of displaying a menu including one or more user-defined custom transactions associated with the FTT system. A single identification card may be used to enable the user to select from a plurality of financial accounts with different institutions. Another aspect of an FTT system and method comprises a graphical user interface that enables a user to select a...

...or change selections for the transaction type and/or transaction parameters. Preferably, the display is created using object-oriented programming and has a plurality of objects corresponding to the transaction type. ...the selected, the transaction parameters necessary to define the selected transaction type are selected. The FTT system may present transaction types and/or transaction parameters based on stored information relating to claims:

...communication device to communicate with a remote financial services provider; a storage device including a database of user information, including stored biometric information on the user and user defined transaction information; a processor configured to access the database to obtain the stored biometric information on the user; confirm the identity of the user; ...obtained from a card, and provided a user customized display based on the user defined transaction information.

13/3'X/4 (Item & from file: 350)

DIVLOG(R)File 350:Derwent WPIX

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0014381065 - Drawing available

WPI ACC NO: 2004-570132/

Related WPI ACC NO: 2003-380406

KRPX ACC NO: N2004-450698

Computer system for transaction in shop, stores transaction data associated with secure money transfer, including consumer transaction data and delivery address by which recipient consumer obtains automatic card reader machine card

Patent Assignee: COOPER J D (COOP-J)

Inventor: COOPER J D

Patent Family (1 Patent, 1 countries)

Patent Number	Kind	Date	Number	Kind	Date	Update
US 20040139019	WI	20040715	US 2000648102	A	20000825	200455
US 2003716637	A	20031118	US 2003716637	A	20031118	

Priority Applications (no., kind, date): US 2000648102 A 20000825; US 2003716637 A 20031118

Patent Details

center, and a transaction fulfillment center being in...
 transaction being in communication with said transaction control
 data base, said money transfer, said
 recipient consumer can obtain said secure money transfer, and
 consumer transaction information, a delivery address through said
 transaction data associated with said secure money transfer, including
 transaction data associated with said secure money transfer, said
 recipient consumer, a transaction control center configured to store
 to enable the completion of a secure money transfer when utilized by a
 transaction with a recipient consumer, a computer system configured
 information from a sender consumer in order to initiate a secure
 computer system comprising a transaction control center for receiving
 transactions between sender consumers and recipient consumers, said
 b. 1/b. A computer system to facilitate secure money transfer

Claims:
 these computer media at a third party location, which then...
 transaction with transfer. In another embodiment a consumer may purchase
 dispensing networks of computers (ATMs) as an alternative to a
 completed by one-time use computer readable media for use in cash
 disclosed are improved computer systems and methods for money transfers
 Original Abstract:

Original Publication Date by Authority

International Classification (Main): G06F-017/60

Class Codes

consumer-to-consumer transfer process.
 ..DESCRIPTION OF DRAWINGS - The figure shows a flow diagram explaining the
 by consumers, by utilizing automatic teller machine (ATM) card...
 ..ADVANTAGE - facilitates secure and reliable money transfer among or

cash...
 ..USE - For facilitating secure money transfer transaction in shop and

process and automatic money transfer system...
 secure money transfer transaction/ automated money transfer
 card to recipient consumer... computer implemented method for facilitating
 security identifier, transaction fulfillment center controls delivery of
 recipient consumer obtains automatic teller machine card and unique
 transfer, including consumer transaction data, delivery address by which
 consumer. Database stores transaction data associated with money
 from sender consumer to initiate secure money transfer with recipient
 consumer. Transaction control center receives data
 Abstract: ..NOVELTY - Transaction control center receives data

Money transfer system and method with added security features
 Original Titles:

teller machine card
 date and delivery address by which recipient consumer obtains automatic
 associated with secure money transfer, including consumer transaction
 Computer system for transaction in shop, stores transaction data

2000648103

US 20040139019 A1 EN 29 15 continuation of application US
 Number Kind Lan Pg Dwg Filing Notes

... DATABASE

... UPDATE

Title Terms.../Index Terms/Additional Words: ATM /

Includes non-English language text).

...DESCRIPTION OF DRAWINGS - The figure shows the flowchart explaining the money payment processing in the automatic teller machine. (Drawing

improved...

...ADVANTAGE - Even if the circuit between the host computer and ATM is disconnected in spite of the failure of the server, performs money payment and transfer of ATM. Thereby, the operation rate of ATM is

system...

Automatic teller machine (ATM) used in ATM centralized monitoring system, stored information, to update the database of the computer. CPU transmits the payment requirement message to the computer based on the transaction. When a connection with a host computer is restored, the amount, and transfer-recipient account number related to money payment personnel identification number (PIN) code, transferred money

Abstract - NOVARTY - A CPU stores date, account number,

FAULT-TOLERANT ATM

Original titles:

Automatic teller machine used in ATM centralized monitoring system, transmits money payment requirement message to host computer based on stored money payment transaction information, to update database of computer

Number Kind Len Pg Dwg Piling Notes
JP 2004153222 A 3A 3

Patent details

Priority Applications (no., kind, date): JP 2002319626 A 20021101

JP 2004153222 A 20040527 JP 2002319626 A 20021101 200437 B
Number Date Kind Date Update

Application

Patent Family (1 patents, 1 countries)

Inventor: TAKAYUKI K

Patent Assignee: HITACHI LTD (HIT)

computer

Automatic teller machine used in ATM centralized monitoring system, transmits money payment requirement message to host computer based on stored money payment transaction information, to update database of

KRX No: 2004-316158

WI No: 2004-396675/

0014210959 - Drawing available

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DIALOG(R) File 350: Patent WRI

(Item 5 from file: 350)

...delivery of said computer readable medium utilized by said recipient consumer to complete said secure money transfer.

Class Codes (Additional/Secondary): G06F-01/60

13/3, X/7 (Item 7 from file: 350)

DIALOG(R) File 350; Derwent WPIX

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0013462599 - Drawing available

WPI ACC NO: 2003-554105/

Related WPI ACC NO: 2004-633073

XRPX ACC NO: N3003-439913

Instant money-transfer machine system includes computer having microprocessor and modem to control communication between money transfer devices

Patent Assignee: AMOS C R

Inventor: AMOS C R

Patent Family (1 patents, 1 countries)

Patent Number

Kind Date

BT 20030429 US 1999133123

US 2000565389 A 20000505

Priority Applications (no., kind, date): US 1999133123 P 19990507; US

2000565389 A 20000505

Patent Details

Number Kind Lan Pg Eng Filing Notes

US 6554184

BT EN 2 3 Related to Provisional US 1999133123

Instant money-transfer machine system includes computer having microprocessor and modem to control communication between money transfer devices

transfer devices

Original Titles:

Automatic instant money transfer machine

Abstract: The money transfer devices have

currency acceptor, money order/receipt dispenser, coin acceptor, coin

return, keyboard/pad and...

A computer includes a microprocessor and modem (M1, M2), to directly

control communication between the money transfer devices. DESCRIPTION -

An independent claim is also included for method of money transfer

method...

FIG. 2 - Instant money-transfer machine system (Agency IM...

expense of agents, letters or clerks who supervise the transfer

transactions, is eliminated. The instant money-transfer

machine system transfers funds to an individual, unlike ATM, in one way

dispensing fund to the user...

DESCRIPTION OF DRAWINGS - The figure shows a schematic view of the

money transfer system...

Class Codes

International Classification (Main): G06F-01/60

Original Publication Data by Authority

(050 : 0173 0033 8 0022)

100-443887-100

0013293723 - Drawing available
WPI ACC NO: 2003-380406/
Related WPI ACC NO: 2004-570132
XRPX ACC NO: N2003-303809

Computer system for financial transaction, has database in communication with transaction control center, which stores data including transaction information, delivery address and unique identifier for money transfer

Patent Assignee: COOPER J D (COOP-J)

Inventor: COOPER J D

Patent Family (1 patents; 1 countries)

Patent Number	Kind	Date	Number	Application	Kind	Date	Update
US 20030028491	WI	20030306	US 2000648102	A	20000825	200336	B

Priority Applications (no./ kind/ date): US 2000648102 A 20000825

Patent Details

Number	Kind	Law	Pg	Dwg	Filing	Notes
US 20030028491	WI	EN	29	15		

Computer system for financial transaction, has database in communication with transaction control center, which stores data including transaction information, delivery address and unique identifier for money transfer

Original Titles:

IMPROVED MONEY TRANSFER SYSTEM AND METHOD WITH ADDED SECURITY FEATURES

Abstract - A database (508) in communication with transaction control center (506), stores data associated with secure money transfer between sender (502) and recipient (504). The data includes transaction information (511), delivery address of recipient and unique identifier (514) for money transfer. A center (510) in communication with database, controls delivery of computer readable medium (512) utilized by recipient. Use - Computer system for financial transaction...

ADVANTAGE - Consumer can purchase the computer media at different location, thereby allowing the consumer to use it as a portable electronic device. The consumer...

DESCRIPTION OF DRAWINGS - The figure shows a block diagram of computer system.

...508 database

...511 transaction information

Title Terms.../Index Terms/Additional Words: DATABASE

Class Codes

International Classification (Main): G06F-017/60

Original Publication Data by Authority

Original Abstracts:

...L'élément de la population qui est le plus vulnérable à la pollution est celui qui est le plus pauvre. C'est pourquoi, dans le cadre de la planification, il est important de prendre en compte les besoins de cette population. Les politiques de développement doivent être conçues de manière à ce que les bénéfices soient répartis équitablement. Les programmes de réduction de la pollution doivent être conçus de manière à ce qu'ils ne créent pas de nouvelles inégalités. Les politiques de développement doivent être conçues de manière à ce qu'elles ne créent pas de nouvelles inégalités. Les programmes de réduction de la pollution doivent être conçus de manière à ce qu'ils ne créent pas de nouvelles inégalités.

DIALOG(R) File # 350 : Devent WPX

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0013376279 - Drawing available

REF007/6/8797-0007 10M 33M 14M

810001-8002 :ON DON LAM OSTRICH

Financial service provision system e.g. for check cashing, approval or declines transaction initiated by input device or automated teller machine, based on predefined transaction rules and stored customer information

Patent Assignee: CASHWORKS INC (CASH-N)
Inventor: REES N E

Recent family (6 parents, 5 countries)

[illegible]

Number	Kind	Date	Number	Kind	Date
US 20030023555	AT	20030130	US 2002307655	P	20010726
WO 2003010702	AT	20030206	US 2002209690	A	20020722
GB 2394107	A	20040414	WO 2002053528	A	20020724
AD 2002355143	AI	20030217	GB 20041642	A	20040126
MX 2004001444	XI	20040601	NO 2002355143	A	20020724
GB 2394107	B	20050427	NO 2002053528	A	20020724
			GB 20041642	A	20020724

Priority Applications (no. , kind, date): US 20010726/US 2000200696 W 20020722

Number	Kind	Lang	Pg	Dwg	Notes	US Z001307655	US Z001307655
US Z000002355	AI	EN	16	9	Related to Provisional	US Z001307655	US Z001307655
US Z000010702	AI	EN					

National Designated States, Original: AU CA GB MX
 GB 2394107 A EN PCT Application WO 20020523528
 AU 2002325143 A1 EN Based on OPI Patent WO 2003010702
 MX 2004001444 A1 ES PCT Application WO 20020523528
 GB 2394107 B EN PCT Application WO 20020523528
 Based on OPI Patent WO 2003010702
 AU 2002325143 A1 EN Based on OPI Patent WO 2003010702
 MX 2004001444 A1 ES PCT Application WO 20020523528
 GB 2394107 B EN PCT Application WO 20020523528
 Based on OPI Patent WO 2003010702

...system e.g. for check cashing, approves or declines transaction initiated by input device or automated teller machine, based on predefined transaction rules and stored customer information

Alerting Abstract - An electronic processor receives customer and transaction information from an input device, magnetic ink character recognition (MICR) reader or an automated teller machine (ATM) processor. The electronic processor approves or declines the transaction based on predefined rules and pre-stored customer information, and sends relevant codes to the input device or ATM and allows cash dispense, when transaction is approved. ...use - for provision of financial service such as check cashing, payday loans, bill pay, money transfer.

...and rapidly to the customers by avoiding time-consuming manual verification of the customer and transaction information

Class Codes
 International Classification (Main): G06B-01/760

Original Publication Data by Authority

Original Abstract:
 ...initiating and fulfilling customer-initiated, clerk-assisted, financial services such as check cashing, payday loans, money transfers, and bill payments. The system may include: an input device, a device for reading check...

...information, a storage device, an electronic processor with rules for approving or declining transactions, an automated teller machine (ATM), and an ATM switch. Customers initiate the financial transactions using the input device or an ATM, clerk authenticate the customer and/or the transaction with the input device, the electronic processor approves or declines the transactions, and the transactions are fulfilled by a clerk or an ATM.

...initiating and fulfilling customer-initiated, clerk-assisted, financial services such as check cashing, payday loans, money transfers, and bill payments. The system may include: an input device, a device for reading check...

...with rules for approving or declining transactions (106, 110) an automated teller machine (ATM), and ATM switch. Customers initiate the financial transactions using the input device or an ATM, clerk authenticate the customer and/or the transaction with the input device, the electronic processor approves or declines the transactions, and the transactions are fulfilled by a clerk or an ATM.

Claims:

1. A system for initiating and fulfilling financial services, comprising an input device configured to generate input signals in response to inputs from an operator to initiate a financial transaction;

...connected to the input device and the check MICR reader storage device including a database of customer information connected to the electronic processor; an automated teller machine (ATM) or an ATM processor connected to the ATM and the electronic processor with software that supports financial transactions; wherein the ATM is configured to send a customer-initiated financial transaction to the processor, and receive transaction authorization messages from the ATM processor, and display a cash based on the authorization messages from the ATM processor; wherein the ATM processor is configured to receive a financial transaction from the ATM, send the financial transaction from the ATM to the electronic processor, receive authorization messages from the electronic processor, and send the authorization message from the electronic processor to the ATM; and wherein the electronic processor is configured to receive the input signals;...

...approve/decline the transaction sent from the input device and check MICR reader based on predefined transaction rules, and send approval/decline codes to the input device to display to operator.

13/3, K/10 (Item 13 from file: 350)

DIALOG(R) File 350; Derwent WPIX

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00133775500 - Drawing available

WPI ACC NO: 2003-361577/200334

Related WPI ACC NO: 1998-077535; 2001-254194

XBKX ACC NO: N2003-288714

On-line financial transaction establishment method involves communicating product related information to vendor database through ATM network, to initiate payment for product corresponding to transaction value

Patent Assignee: NPL P R (NPLP-I)

Inventor: NPL P R

Patent Family (1 patents, 1 countries)

Patent Application

Number	Kind	Date	Number	Kind	Date	Update
US 6507823	BI	20030114	US 1995529216	A	19930915	200334 B

Priority Applications (no., kind, date): ZA 199410321 A 19941227; ZA 19948943 A 19941111; ZA 19948766 A 19941107; ZA 19948765 A 19941107; ZA 19948764 A 19941107; ZA 19948763 A 19941107; ZA 19948762 A 19941007; ZA 19946941 A 19940905; ZA 19943769 A 19940530; ZA 19942964 A 19940529; ZA 19942983 A 19940528; ZA 19942561 A 19940414; ZA 19942280 A 19940331; ZA 19942278 A 19940331; ZA 1994794 A 19940207; ZA 19939100 A 19931206; ZA 19937467 A 19931008; ZA 19936849 A 19930923; ZA 199410297 A 19941227

Patent Details

Number	Kind	Lang	Pub	Filing Notes
US 6507823	BI	EN	57	17

On-line financial transaction establishment method involves communicating product related information to vendor database through ATM network, to

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DIALOG(R) File 350-Derwent WPLX
13/3,K/12 (Item 13 from file: 350)

...client accounts, an electronic data network interconnecting said computer centers, and a plurality of data exchange terminals connected to said network; providing at least one vendor database including product related information connected to the said network; providing product related information to the purchaser via one of said terminals/connected to the vendor database via the network product related information regarding a product required by the purchaser and which information is provided by the purchaser via one of said terminals; and making payment by the purchaser for the product in an amount equal to the value of the transaction.

...A method of conducting a financial transaction between a purchaser and a vendor of a product, the method comprising the steps of: providing a computerized banking system comprising a plurality of:

Claims:
Institutions may be the same financial institution.
value of the transaction. Of course, the first and second financial the system then transfers funds electronically between accounts for the institutions to provide access to the purchaser's and vendor's accounts. terminal is linked to the first financial and second financial regarding the purchaser to indicate a number of transaction options. The purchaser to obtain transaction-related information via the terminal by is linked to the vendor database. The system then interrogates the terminal, typically an automatic teller machine (ATM) b 112 / b, availability and price of a product. A publicly accessible data exchange / b including product-related information, for example regarding the method requires the provision of at least one vendor database b 24 held at respective first (A) and second (B) financial institutions. The vendor of a product, the purchaser and the vendor each having an account A method of conducting a financial transaction between a purchaser and a

Original Abstract:

Original Publication Data by Authority

International Classification (Main): G06F-017/60
Class Codes

... ATM

... DATABASE

Title Terms: //Index Terms/Additional Words: PRODUCT ; ...

Abstract: NOVEMBER - The method involves connecting automatic teller machines to an asynchronous transfer mode (ATM) network interconnecting computer centers of respective financial institutions. The information related to a product required by the purchaser is communicated to a vendor database through the ATM network. Payment is initiated for the purchased product, corresponding to the value of the transaction, for establishing on-line financial transactions between purchaser and vendor of product.

Initiate payment for product corresponding to transaction value

0012268140 - Drawing available
WPI App No: 2003-353975/
XBX App No: N2003-282848
Money transfer method involves transferring money from sender agent to receiver agent through financial network
Patent Assignee: ESCOBAR-MUTABIA B (ESCO-1); MUTABIA M S (MUT-1); SANTOS C A (SANT-1)
Inventor: ESCOBAR-MUTABIA B; MUTABIA M S; SANTOS C A
Patent Family (1 patents, 1 countries)
Application
Number Kind Date
US 20030046224 A1 20030306 US 2001944312 A 20010830 200303 B
Priority Applications (no., kind, date): US 2001944312 A 20010830
Patent Details
Number Kind Pub Filing Notes
US 20030046224 A1 EN 12 5

Money transfer method involves transferring money from sender agent to receiver agent through financial network
Abstract: A sender agent is authorized to transfer money to receiver agent. The authorization is transmitted over data network. The information for transfer of money is sent and money is transferred from sender agent to receiver agent through financial network. The receiver agent gives money to...
USE - For money transaction between parties at different geographical location...
DESCRIPTION OF DRAWINGS - The figure shows an architecture of money transfer process.

Class Codes
International Classification (Main): G06F-017/60
Original Publication Data by Authority

Original Abstract:
A process for facilitating financial transactions between individuals residing in different locations. Independent sender agents and independent receiver agents handle the transactions, working through an intermediary...
It is established to function as a clearing house, guarantor, auctioneer, and/or checker of the transaction. Information regarding the transactions are sent through a data network, such as via telephone or the...
The funds are sent through one or more financial mediums, such as by bank wires, ATM cards, smart cards, or similar financial vehicles. Thereby, the process functions to provide...
Claims:
1. A method for transferring money from a sender to a receiver at a location different from the sender comprising: selecting a sender agent from a plurality of independent sender agents listed in a database; selecting a receiver agent from a plurality of independent receiver agents listed in the database; authorizing the sender agent to transfer money to the receiver agent, wherein the authorization is transmitted over

a data network; sending information...

(13/3, K/13) (Item 13 from file: 350)

DIAGLOC(R)File 350:Derwent WPK

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0012754571

WPI ACC NO: 2002-607755/

KRPX ACC NO: M3002-481316

Electronic funds transfer method through Internet-based automated teller machine, involves distributing funds to recipient, when unique personal ID number and security code provided by recipient are authenticated

Patent Assignee: FIRST DATA CORP. (FIRS-N)

Inventor: GILBERT D W; GLOUVERBURG E E

Patent Family (4 patents, 99 countries)

Patent Application

Number	Kind	Date	Kind	Date	Update
US 20020087462	A1	20020704	US 2000751120	A	20001229
WO 2002054318	A1	20020711	WO 2001US49915	A	20011221
EP 1346301	A1	20030924	EP 2001992288	A	20011221
NO 2002054318	A1	20020711	WO 2001US49915	A	20011221
AT 20020716	A1	20020716	NO 2002332749	A	20011221
NO 2002332749	A1	20020716	NO 2001US49915	A	20011221

Externally Applications (no., kind, date): US 2000751120 A 20001228

Patent details

Number Kind Law Pg Invg Filing Notes

US 20020087462 A1 EN 9 3
 WO 2002054318 A1 EN
 National Designated States, Original: AE AO AT AU AZ BA BB BG BY
 BE CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GR HM HU ID
 IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MN MW NX NZ
 NO NZ OM PA PL PT RU SD SE SG SI SK SL TJ TM TR TT UG UA UG US UZ
 VN YD ZA ZM ZW
 Regional Designated States, Original: AT BE CH CY DE DK EA ES FI FR GB GR
 GM OR IE IT KE LS LU MC MM NZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW
 EP 1346301 A1 EN
 PCT Application WO 2001US49915
 Based on OPI patent WO 2002054318
 Regional Designated States, Original: AT AU BE CH CY DE DK ES FI FR GB GR
 IE IT LT LU LV MC MK NL PT RO SE SI TR
 AU 2002332749 A1 EN
 Based on OPI patent WO 2002054318

Electronic funds transfer method through Internet-based automated teller machine, involves distributing funds to recipient, when unique personal ID number and security code provided by recipient are authenticated

Original titles:

...AN ELECTRONIC FUND TRANSFER SYSTEM USING AN ATM IN CONNECTION WITH A KIOSK...

...Method and system for electronic transfer of funds implementing an automated teller machine in conjunction with a networked kiosk...

...AN ELECTRONIC FUND TRANSFER SYSTEM USING AN ATM IN CONNECTION WITH A KIOSK...

Alerting Abstract ...NOVELTY - The designation of an amount of funds and

...transmit (11, 12, 14) an amount of funds to be transferred from the sender; a security code; generating a unique personal identification number and providing it to the sender; storing the information as a central personal (16) in...

Class Codes
International Classification (Main): 0068-017/60

0092 028

Recent Details

Number	Kind	Plan	Pg	Dwg	Filing Notes	OS 6105009	A	EN	S	for dispensing debit cards connects to	Automated teller machines	remotely located cleaning house with storage which helps	card to affect time of credit based on predetermined condition
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159882128088 Y 19980805

Patent Number	Patent Country (1 Patent; 1 countries)	Application	Kind	Date	Number	Kind	Date	Update
US 6105009			A	20000815	US 1997877006	A	19970616	200067
					US 1998126088	A	19980803	

WPI ACC NO: 2000-655251/200063
Related WPI Acc NO: 2001-625595; 2002-225687; 2003-139619; 2003-448460
YRX Acc NO: N3000-46568
Automated teller machine for dispensing debit cards connects to remotely located cleaning house with storage which helps issue of debit card to affect time of credit based on predetermined condition
Patent Assignee: CUBERO A (CUBER-I)

13/3/K/20 (Item 20 from file: 350)
D:\NOG(M)\File 350\document\WPLX
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...it may be electronically transferred from the sender; receiving at the matching terminal a security code generated by the sender; generating a unique personal identification number; providing the unique personal amount of funds; the security code and the unique personal identification number as a central terminal in communication with the initiating terminal; providing a manual kiosk including a kiosk agent; receiving the unique personal identification number and the security code at the manual kiosk from the recipient; communicating the unique personal identification number and the security code provided by the recipient to the stored unique personal identification number and the security code at the central terminal; and dispensing funds corresponding to the designation of an amount of funds as the named kiosk by the kiosk agent if the unique personal identification number and the security code are provided by the recipient.

[illegible]

numbered and the stored personal identification number and the stored personal identification code provided by the recipient match the stored personal identification number and the stored personal identification code.

0092 028

was and said validation signal is received from said automated caller
 including second computer means with associated second storage means,
 second input and output means for receiving and sending said block of
 information from and to said automated caller machine and said
 second storage means further including data and instructions to process
 said block of information so that a set of one or more of each of the
 identification numbers.

13/11/6/4 (Item 4 from file: 350)
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Original titles:
Electronic fund transfer or transaction system
Title Terms/Index Additional words: AUTOMATIC; FINANCIAL; TRANSACTION
; APPARATUS; BILLER; MACHINE; CONFIRM; USER; IDENTIFY; ACQUIRE;
INFORMATION; CUSTOMIZATION; MENU; DISPLAY; BASED; DEFINE

001465842
WPI ACC NO: 2004-68761/200467
Automated financial transaction providing apparatus e.g. automated
celler machine confirms user identity, using acquired and prestored
biometric information and provides customized menu display, based on user
defined transaction

13/11/6/3 (Item 3 from file: 350)
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Original titles:
Authorization approved transaction
Title Terms/Index Additional words: ELECTRONIC; PROCESS; METHOD;
AUTOMATIC; CLEAR; HOUSE; SUBMIT; PAY; CUSTOMER; FINANCIAL; INSTITUTION;
BASED; SPECIAL; RULE; REPRESENT; SUBJECT

001469026
WPI ACC NO: 2005-037614/
Electronic promissory payments processing method for e.g. automated
clearing house, involves submitting payment to customer's financial
institution based on special rule when representation of payment is subject
to rule

13/11/6/2 (Item 2 from file: 350)
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Original titles:
Japanese biometric electronic financial transactions via a third party
identifier
Title Terms/Index Additional words: ELECTRONIC; PAY; AUTHORITY;
DEVICE; TRANSFER; FUND; FINANCIAL; ACCOUNT; COMPUTER; DATA;
PROCESS; BASE; PARTY; IDENTIFY; APPARATUS; SENSE

0015254178
WPI ACC NO: 2005-604364/200562
Electronic payment authorization device for transferring funds from payor
financial account to payee financial account, comprises computer data
processing center having data bases, and party identification apparatus
having biometric sensor

13/11/6/1 (Item 1 from file: 350)
DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

RECORD; AMOUNT; WITHDRAW; EXCHANGE ; RATE; CONVERT; LOCAL
IDENTITY; RECIPIENT; INFORMATION; PAY; ORIGINAL; CURRENCY; STORAGE;
Title Terms/Index Additional Words: MONEY; TRANSFER; METHOD; ACTION;

SYSTEMS ET PROCEDURES DE TRANSFERT DE FONDS
MONEY TRANSFER SYSTEMS AND METHODS
Money transfer systems and methods for travelers
SYSTEMS ET PROCEDURES DE TRANSFERT DE FONDS
MONEY TRANSFER SYSTEMS AND METHODS
GELDTANSFERSYSTEM UND -VERFAHREN
Original Titles:

currency
storing record of amount withdrawn and exchange rate to convert to local
identifying recipient information, and payment in original currency and
online money transfer method for internet auction, involves
WPI ACC NO: 2003-380295/200336
001381325

DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserved.
13/21,6/6 (Item 6 from file; 350)

COMPUTER; BASED; STORAGE; TRANSACTION; INFORMATION; UPDATE ; DATABASE
; CENTRE; MONITOR; SYSTEM; TRANSMIT; MONEY; PAY; REQUIRE; MESSAGE; HOST;
Title Terms/Index Additional Words: AUTOMATIC; TELLER; MACHINE; ATM

PAUL-T-TOLENT ATM
Original Titles:

computer
stored money payment transaction information, to update database of
transmits money payment requirement message to host computer based on
Automatic teller machine used in ATM centralized monitoring system,
WPI ACC NO: 2004-356675/
0014210959

DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserved.
13/21,6/5 (Item 5 from file; 350)

; ADDRESS; RECIPIENT; OBTAIN; AUTOMATIC; TELLER; MACHINE; CARD
SHOP; STORAGE; DATA; ASSOCIATE; SECURE; MONEY; TRANSFER; CONSUME; DELIVER
Title Terms/Index Additional Words: COMPUTER; SYSTEM; TRANSACTION;

Money transfer system and method with added security features
Original Titles:

teller machine card
date and delivery address by which recipient consumer obtains automatic
associated with secure money transfer, including consumer transaction
computer system for transaction in shop, stores transaction data
WPI ACC NO: 2004-570132/
0014381065

INFORMATION
AUTOMATIC; LETTER; MACHINE; BASED; PREDEFINED; RULE; STORAGE; CUSTOMER;
SYSTEM; CHECK; CASH; DECLINE; TRANSACTION; INITIAL; INPUT; DEVICE;
Title Terms/Index Additional Words: FINANCIAL; SERVICE; PROVISION;

PROCEDURE ET SYSTEME PERMETTANT DE FOURNIR DES SERVICES FINANCIERS
METHOD AND SYSTEM FOR PROVIDING FINANCIAL SERVICES
Method and system for providing financial services
Method and system for providing financial services
METHOD AND SYSTEM FOR PROVIDING FINANCIAL SERVICES
Original Titles:

Information
machine, based on predefined transaction rules and stored customer
declines transaction initiated by input device or automated caller
financial service provision system e.g. for check cashing, approves or
WPI ACC NO: 2003-362379/200334
0013276279

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13/11,6/9 (Item 9 from file: 350)

DELIVER; ADDRESS; UNIQUE; IDENTITY; MONEY; TRANSFER
TRANSACTION; DATABASE; COMMUNICATE; CONTROL; STORAGE; DATA; INFORMATION
Title Terms/Index Additional Words: COMPUTER; SYSTEM; FINANCIAL;

IMPROVED MONEY TRANSFER SYSTEM AND METHOD WITH ADDED SECURITY FEATURES
Original Titles:

money transfer
transaction information, delivery address and unique identifier for
computer system for financial transaction, which stores data including
WPI ACC NO: 2003-360406/
0013293723

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13/11,6/8 (Item 8 from file: 350)

COMMUNICATE; DEVICE
TRANSFER; MACHINE; SYSTEM; MICROPROCESSOR; MODEM; CONTROL;
Title Terms/Index Additional Words: INSTANT; MONEY; AUTOMATIC;

Automatic instant money transfer machine
Original Titles:

transfer devices
having microprocessor and modem to control communication between money
instant money-transfer machine system includes computer
WPI ACC NO: 2003-554105/
0013462599

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13/11,6/7 (Item 7 from file: 350)

13/01/6/10 (Item 10 from file: 350)
DIALOG(R) File 350:(c) 2006 The Thomson Corporation. All rts. reserv.
0013275590
WPI ACC NO: 2003-361577/200334
On-line financial transaction establishment method involves communicating product related information to vendor database through ATM network, to initiate payment for product corresponding to transaction value
Original titles:
System and method for on-line purchasing of goods and services

File Terms/Index Terms/Additional Words: LINE; FINANCIAL; TRANSACTION; ESTABLISH; METHOD; COMMUNICATE; PRODUCT; RELATED; INFORMATION; VENDING; DATABASE ; THROUGH; ATM ; NETWORK; INITIATE; PAY; CORRESPOND; VALUE

13/01/6/11 (Item 11 from file: 350)
DIALOG(R) File 350:(c) 2006 The Thomson Corporation. All rts. reserv.
0013249073
WPI ACC NO: 2003-354966/200333
Transaction system for conducting financial transactions using communication device e.g. cellular telephone, personal digital assistant etc. for use by visually impaired persons
Original titles:
SYSTEM AND METHOD FOR CONDUCTING A FINANCIAL TRANSACTION USING A COMMUNICATION DEVICE
System and method for conducting a financial transaction using a communication device
SYSTEM AND METHOD FOR CONDUCTING A FINANCIAL TRANSACTION USING A COMMUNICATION DEVICE
SYSTEM AND METHOD FOR CONDUCTING A FINANCIAL TRANSACTION USING A COMMUNICATION DEVICE
SYSTEMS ET PROCEDES DE REALISATION D'UNE TRANSACTION FINANCIERE AD MOYEN D'UN DISPOSITIF DE COMMUNICATION

File Terms/Index Terms/Additional Words: TRANSACTION; SYSTEM; CONDUCTING; FINANCIAL; COMMUNICATE; DEVICE; CELLULAR; TELEPHONE; PERSON; DIGITAL; ASSIST; VISUAL; IMPAIR

13/01/6/12 (Item 12 from file: 350)
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0013268140
WPI ACC NO: 2003-353975/
Money transfer method involves transferring money from sender agent to receiver agent through financial network
Original titles:
Method and apparatus for handling monetary transactions

File Terms/Index Terms/Additional Words: MONEY; TRANSFER; METHOD; SEND; AGENT; RECEIVER; THROUGH; FINANCIAL; NETWORK

13/11/6/13 (Item 13 from file: 350)
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0012754571
 WPI ACC NO: 2002-607755/

Electronic funds transfer method through Internet-based automated teller machine, involves distributing funds to recipient, when unique personal ID number and security code provided by recipient are authenticated

Original titles:

ELEKTRONISCHES GELDTRANSFERSYSTEM UNTER VERWENDUNG EINER GELDAUTOMATEN IN VERBINDUNG MIT EINEM KIOSK

AN ELECTRONIC FUND TRANSFER SYSTEM USING AN ATM IN CONNECTION WITH A KIOSK

SYSTEME DE TRANSFERT DE FOND ELECTRONIQUE DANS LEGER UN WTA EST UTILISE

CONJONCTEMENT AVEC UN KIOSQUE

Method and system for electronic transfer of funds implementing an automated teller machine in conjunction with a manned kiosk

AN ELECTRONIC FUND TRANSFER SYSTEM USING AN ATM IN CONNECTION WITH A KIOSK

SYSTEME DE TRANSFERT DE FOND ELECTRONIQUE DANS LEGER UN WTA EST UTILISE

CONJONCTEMENT AVEC UN KIOSQUE

Title Terms/Index Terms/Additional Words: ELECTRONIC; FUND; TRANSFER; METHOD; THROUGH; BASED; AUTOMATIC; TELLER; MACHINE; DISTRIBUTE; RECIPIENT; UNIQUE; PERSON; ID; NUMBER; SECURE; CODE; AUTHENTICITY

13/11/6/14 (Item 14 from file: 350)

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0012737725
 WPI ACC NO: 2002-590350/

Payment instrument dispensing method involves receiving transaction information from authorized trustee to determine whether trustee is charged for payment instrument

Original titles:

Payment instrument printing and processing method and apparatus

Title Terms/Index Terms/Additional Words: PAY; INSTRUMENT; DISPENSE; METHOD; RECEIVE; TRANSACTION; INFORMATION; AUTHORIZE; DETERMINE; CHANGE

13/11/6/15 (Item 15 from file: 350)

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0012495526
 WPI ACC NO: 2002-443028/

ATM service provision system in financial institution, generates revenue by charging each institution an ATM network access fee and interchange fee for each transaction initiated by customers

Original titles:

System and method for providing automatic teller machine services to multiple financial institutions

Title Terms/Index Terms/Additional Words: TERMINAL; LINK; FINANCIAL; INSTITUTION; VENDING; TRANSFER; FUND;
SERVICE; PURCHASE; GOODS;

System and method for on-line purchasing of goods and services

Original Title:

System for on-line purchase of goods and services using a terminal linked
to the financial institutions of the purchasers and vendors to transfer
funds electronically

WPI ACC NO: 2001-354194/200137

0010741599

13/11,6/18 (Item 18 from file: 350)
DIALOG(R) File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

Title Terms/Index Terms/Additional Words: ELECTRONIC; SYSTEM; TRANSACTION;
PRIVATE; CLEAR; HOUSE; MAINTAIN; ASSOCIATE; USER; DEVICE

Original Title:
SICHERES ELEKTRONISCHES HANDELSYSTEM
SECURE ELECTRONIC COMMERCE SYSTEM
SYSTEME SECURISE DE COMMERCE ELECTRONIQUE
SECURE ELECTRONIC COMMERCE SYSTEM
SECURE ELECTRONIC COMMERCE SYSTEM
SYSTEME SECURISE DE COMMERCE ELECTRONIQUE
SECURE ELECTRONIC COMMERCE SYSTEM
SECURE ELECTRONIC COMMERCE SYSTEM

Electronic commerce system using transaction privacy clearing house
maintaining association between user and transaction device

WPI ACC NO: 2001-581500/200165

0010928213

13/11,6/17 (Item 17 from file: 350)
DIALOG(R) File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

Title Terms/Index Terms/Additional Words: ELECTRONIC; FUND; TRANSFER;
RECORD; SYSTEM; AUTOMATIC; TELLER; MACHINE; DEBIT; CREDIT; EXCHANGE;
GOODS; RECEIPT; BASED; SIGNAL; RECEIVE; TRANSMIT

Original Title:
SYSTEM AND METHOD FOR CASHLESS TRANSACTIONS
SYSTEM ET PROCEDURE DE TRANSACTION ELECTRONIQUE

Electronic fund transfer recording system for automatic - teller
machine, debits or credits electronic funds in exchange for goods on
receipt, based on signal received from transmitter

WPI ACC NO: 2002-415045/

00124469480

13/11,6/16 (Item 16 from file: 350)
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Title Terms/Index Terms/Additional Words: ARM; SERVICE; PROVISION; SYSTEM
/ FINANCIAL; INSTITUTION; GENERATE; REVENUE; CHANGE; NETWORK; ACCESS;
FEE; INTERCHANGE; TRANSACTION; INITIATE; CUSTOMER

ELECTRONIC

13/11,6/19 (Item 19 from file: 350)

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WPI ACC NO: 2001-145971/200115

0010542958

Fund transfer system for transfer of currencies, dispenses preselected amount based on comparison of security code and preselected currency amount with corresponding reference values stored in memory.

Original titles:

System and method for transfer of funds using preprinted sealed security code patcher and automated teller machine.

Title Terms/Index Additional words: FUND; TRANSFER; SYSTEM; DISPENSE; PRESELECTED; AMOUNT; COMPARE; SECURE; CODE; CURRENCY; CORRESPOND; REFERENCE; VALUE; STORAGE; MEMORY

13/11,6/20 (Item 20 from file: 350)

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WPI ACC NO: 2000-655251/200063

0010340109

Automated teller machine for dispensing debit cards connects to remotely located cleaning house with storage which helps issue of debit card to effect line of credit based on predetermined condition

Original titles:

Automated teller machine dispenser of debit cards.

Title Terms/Index Additional words: AUTOMATIC; TELLER; MACHINE; DISPENSE; DEBIT; CARD; CONNECT; REMOTE; LOCKER; CLEAN; HOUSE; STORAGE; HELP; ISSUE; AFFECT; LINE; CREDIT; BASED; PREDETERMINED; CONDITION

13/11,6/21 (Item 21 from file: 350)

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WPI ACC NO: 1999-302395/199925

0009368693

Method of processing debt payment on consumer debt obligation using ATM network

Original titles:

Automated debt payment system and method using ATM network

Automated debt payment system and method using ATM network

Automated debt payment system and method using ATM network

SYSTEME AUTOMATISE DE REGLEMENT DE CREANCE UTILISANT UN RESEAU MIA ET TECHNIQUE APPARENTE

Title Terms/Index Additional words: METHOD; PROCESS; PAY; CONSUMER; ATM; NETWORK; RETRIEVAL; INFORMATION; FINANCIAL; INSTALLATION; STORAGE; SEPARATE; DATABASE

Original titles:

TOKENLESS electronic check transactions
TOKENLESS electronic debit and credit transactions
TOKENLESS electronic transaction system
TOKENLESS electronic transaction system
TOKENLESS electronic transaction system
TOKENLESS electronic authorization method and system
TOKENLESS electronic rewards system
TOKENLESS ATM access system
TOKENLESS electronic stored value transactions.
TOKENLESS biometric electronic check transaction.
TOKENLESS biometric electronic debit and credit transactions.
TOKENLESS electronic transaction system.
TOKENLESS electronic check transactions
TOKENLESS electronic transaction system
TOKENLESS electronic debit and credit transactions
TOKENLESS biometric transaction system

Title Terms/Index Terms/Additional Words: AUTHORIZ; COMMERCIAL;
TRANSACTION; BUY; FORWARDING; MESSAGE; SAMPLE; COMPUTER; COMPARE; STORAGE
; REGISTER; IDENTITY; CREDIT; ACCOUNT; IDENTIFY; TRANSACTION

13/01/93 (Item 22 from file: 350)
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000066421264
NFI ACI NO: 1998-179632/199816
Tokinese authorisation of commercial transactions between buyer and seller
- forwarding message with biometric sample to computer which compares with
stored previously-registered biometric samples, if buyer is identified
buyer's account is debited, seller's credited, transaction is shown to both